

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mary Luz Cotto Naranjo  
Debtor

Case No. 23-00368-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Feb 21, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2025:**

Recip ID	Recipient Name and Address
db	+ Mary Luz Cotto Naranjo, 405 Winters Ave, West Hazleton, PA 18202-3730

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5523838	+ EDI: AISACG.COM	Feb 21 2025 23:36:00	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5523838	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 21 2025 18:49:22	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5535365	+ EDI: AISACG.COM	Feb 21 2025 23:36:00	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5535365	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 21 2025 18:49:06	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5523154	+ EDI: GMACFS.COM	Feb 21 2025 23:36:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
5523155	+ Email/PDF: bncnotices@becket-lee.com	Feb 21 2025 18:49:00	American Express, PO Box 981537, El Paso, TX 79998-1537
5531476	Email/PDF: bncnotices@becket-lee.com	Feb 21 2025 18:49:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5523156	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 21 2025 18:41:00	Apple Card - GS Bank USA, PO Box 7247, Lockbox 6112, Philadelphia, PA 19170-6112
5523157	+ EDI: CITICORP	Feb 21 2025 23:36:00	CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
5536455	EDI: CITICORP	Feb 21 2025 23:36:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5523158	+ Email/Text: bankruptcy.handling@bankeasy.com	Feb 21 2025 18:42:00	FB&T/Mercury, PO Box 84064, Columbus, GA 31908-4064
5523159	+ EDI: JPMORGANCHASE	Feb 21 2025 23:36:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
5523159	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 21 2025 18:48:21	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
5527388	+ Email/Text: RASEBN@raslg.com	Feb 21 2025 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5523161	Email/Text: Bankruptcy.Notices@pnc.com		

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5536064	Email/Text: Bankruptcy.Notices@pnc.com	Feb 21 2025 18:41:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
5532878	+ Email/PDF: ebnotices@pnmac.com	Feb 21 2025 18:41:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
5523160	+ Email/PDF: ebnotices@pnmac.com	Feb 21 2025 18:49:19	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
5529099	EDI: Q3G.COM	Feb 21 2025 18:49:19	Pennymac Loan Services LLC, 6101 Condor Dr - Ste 200, Moorpark, CA 93021-2602
		Feb 21 2025 23:36:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Capital, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2025      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com
Charles Laputka	on behalf of Debtor 1 Mary Luz Cotto Naranjo claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Mary Luz Cotto Naranjo

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4444

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-00368-MJC

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**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary Luz Cotto Naranjo

2/21/25**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**